

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

KAREN N. MILLER, <i>et al.</i>	:	Case No. C-1-00-403
Plaintiffs,	:	(Judge Dlott)
v.	:	-
CREDIT COUNSELORS	:	-
OF CINCINNATI	:	
Defendant.	:	

FINAL ORDER APPROVING SETTLEMENT AND DISTRIBUTION OF THE SETTLEMENT FUND

The Court, having conducted a fairness hearing on December 3, 2003, having considered any opposition to the approval of settlement and the certification of a class in the above-captioned matter, and being in all ways sufficiently advised, hereby orders:

1. The Settlement Agreement, which set forth a settlement between Defendant and a Class consisting of all persons who signed debt management agreements with Credit Counselors of Cincinnati or Credit Counselors Corporation ("CCC") from May 17, 1995, to June 30, 2001, and made payments to CCC for credit-related services, preliminarily approved on July 8, 2003 (doc. 61), is hereby finally approved, and all the terms thereof are incorporated into this Order.
2. The Special Master is authorized to distribute funds in accordance with the Budget she has submitted, and which has been approved, including funds to compensate her and her office for their time and expenses involved in the administration of this Settlement.
3. Upon the expiration of the appeal period following the signing of this Order, the Special Master shall transmit from the Settlement Fund to Lead Counsel for the Settlement Class, Stephen R. Felson, the sum of \$ 74,733.07, comprising the attorney fees and costs of litigation expended by Class Counsel in this case and an incentive award to the two Class Representatives of \$3,750 each, which costs, award and fees are hereby approved.
4. Upon the expiration of the appeal period following the signing of this Order, the Special Master shall pay the balance of the Settlement Fund to each Qualified

Settlement Class Member, comprising his or her pro rata share as determined by the Special Master.

5. Upon the completion of all payments to Qualified Settlement Class Members, Class Counsel shall submit a certification by the Special Master as to those payments and a form dismissal with prejudice of all claims. The final release by Plaintiffs and the Settlement Class of all claims against Defendant, as set forth in Paragraphs 17-18 of the Settlement Agreement, shall be contained in that final order of dismissal with prejudice.

____s/Susan J. Dlott____
Susan J. Dlott, District Judge